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Please cancel claims 1 and 2.

Please amend claims 3-6 and 9-12 as follows:

3. (Amended) A method for leveraging financial relationships between a customer of a financial institution, the financial institution, and at least one third party, comprising:

collecting financial relationship information separately from each of the customer, the financial institution, and the at least one third party;

evaluating the financial relationships between the customer and the financial institution and the customer and the at least one third party based on the financial relationship information;

awarding a total value to the customer based on the evaluation of the financial relationships;

holding the total value award in a first financial account located at the financial institution for a predetermined period of time;

selecting a second financial account located at the financial institution into which the total value award is transferred upon expiration of the predetermined period of time; and

redeeming the total value award into the second financial account upon expiration of the predetermined period of time.

4. (Amended) The method of leveraging financial relationships as recited in claim 3, wherein evaluating the financial relationships between the customer and the financial institution and the customer and the at least one third party further comprises:

determining a number of individual components comprising the financial relationships; and

calculating an individual value for each of the individual components at the end of a set period of time.

5. (Amended) The method for leveraging financial relationships as recited in claim 4, wherein the awarding the total value to a customer based on the evaluation of the financial relationships further comprises:

multiplying the individual value for each of the individual components by a pre-selected percentage to obtain a contribution amount; and
adding the contribution amount to the first financial account.

6. (Amended) The method for leveraging financial relationships as recited in claim 3, wherein the at least one third party is selected from the group consisting of a credit card company, a real estate company, an accounting company, and an insurance company.

Please cancel claims 7 and 8.

9. (Amended) The method for leveraging financial relationships as recited in claim 3, wherein the first financial account is a savings account.

10. (Amended) The method for leveraging financial relationships as recited in claim 3, wherein the second financial account is a brokerage account.

11. (Amended) A method for leveraging financial relationships as recited in claim 10, wherein the brokerage account is selected from the group consisting of a money market account, a mutual fund, and an annuity.

12. (Amended) A method for leveraging a financial relationship between a customer and a financial institution, comprising:

establishing a financial account at the financial institution for the benefit of the customer;

adding value to the financial account at predetermined intervals, wherein the value is comprised of immediate access value and vested access value, and further wherein the

immediate access value is added to the first financial account by the customer in an amount determined by the customer and at the direction of the customer;

calculating the vested access value by

(a) determining a number of individual components comprising the financial relationship,

03 (b) calculating an individual value for each of the individual components at the end of a set period of time,

(c) multiplying the determined individual value of each of the individual components by a pre-selected percentage to obtain a vested access value; and

adding the vested access value to the financial account, wherein the immediate access value is retrievable by the customer from the financial account without restriction, but the vested access value is only retrievable by the customer after a predetermined period of time.

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Please cancel claims 13-15. ✓